Pending Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method comprising:

automatically ~~determining,~~ selecting from a list of entities maintained by a first entity ~~and using data associated with a user, a list of~~ one or more ~~other~~ entities that provide network-accessible accounts according to data associated with a user;

receiving from the user at least one second entity ~~selected~~ chosen from the ~~list of~~ one or more ~~other~~ entities selected from the list of entities; and

receiving from the user access information for at least one network-accessible account that is provided by the at least one ~~selected~~ chosen second entity.

2. (Currently amended) The method of claim 1 wherein ~~determining the~~ selecting from the list further comprises determining personalization data associated with the user.

3. (Original) The method of claim 2 wherein the personalization data includes a characteristic shared by a pre-defined group of users.

4. (Original) The method of claim 3 wherein the characteristic comprises one of a geographical location, a type of computer, a type of operating system, a pattern of web navigation, and an amount of money in a financial account.

5. (Original) The method of claim 2 wherein determining the personalization data further comprises:

providing a personalization test to the user; and

analyzing one or more answers of the user from the personalization test.

6. (Original) The method of claim 2 wherein determining the personalization data further comprises automatically collecting a characteristic associated with the user.

7. (Currently amended) The method of claim 1 wherein receiving from the user at least one second entity further comprises displaying the ~~list of~~ one or more entities to the user as a sub-list of entities.

8. (Currently amended) The method of claim 1 wherein ~~determining~~ selecting from the list of entities further comprises determining one or more entities that have a relation to the first entity.

9. (Currently amended) The method of claim 8 wherein determining one or more entities that have a relation to the first entity further comprises:

identifying the one or more entities that have the relation to the first entity; and

ordering the ~~list~~ one or more entities based on the relation.

10. (Previously presented) The method of claim 8 wherein the relation comprises competitor.

11. (Original) The method of claim 8 wherein the relation comprises a partnership.

12. (Original) The method of claim 1 wherein the access information comprises:

a user identifier for the account; and

an account authenticator.

13. (Original) The method of claim 1 wherein the access information for the network-accessible account makes the network-accessible account automatically accessible over a network.

14. (Original) The method of claim 1 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation.

15. (Original) The method of claim 1 further comprising providing one or more accounts to the user.

16. (Original) The method of claim 15 wherein the data associated with the user comprises information about the accounts provided by the first entity.

17. (Original) The method of claim 16 wherein the information comprises a balance of a first account provided by the first entity.

18. (Original) The method of claim 1 further comprising adding the network-accessible account to an aggregation of accounts.

19. (Previously presented) The method of claim 18 further comprising:
receiving from the user a selected first account provided by the first entity; and
adding the first account to the aggregation of accounts.

20. (Original) The method of claim 1 wherein the first entity comprises a financial institution, the method further comprising providing, by the first entity, one or more financial accounts to the user.

21. (Currently amended) The method of claim 1 wherein receiving from the user at least one second entity further comprises selecting a financial institution from the ~~list of~~ selected one or more entities that provide financial accounts.

22. (Currently amended) The method of claim 1 wherein receiving from the user at least one second entity further comprises selecting entities from the ~~list of~~ one or more entities

selected from the list of entities that provide email accounts, frequent flier accounts, or calendar accounts.

23. (Currently amended) system comprising:

a server comprising at least one processor;

a database managed by a first entity;

a web page interface to the first server; and

storage that stores a program comprising instructions that, when executed on the at least one processor, configure the server to:

access data associated with a user from the database;

automatically ~~determine, using the data associated with the user, a list of~~ select from a list of entities maintained by the first entity one or more entities that provide network-accessible accounts according to the data associated with the user;

receive from the user at least one second entity ~~selected~~ chosen from the ~~list of~~ one or more entities selected from the list of entities; and

receive from the user access information for at least one network-accessible account that is provided by the at least one ~~selected~~ chosen second entity.

24. (Previously presented) The system of claim 23 wherein the program comprises further instructions that further configure the server to:

provide a personalization test to the user; and

analyze one or more answers of the user from the personalization test.

25. (Original) The system of claim 24 wherein the personalization test includes a characteristic shared by a pre-defined group of users.

26. (Currently amended) The system of claim 23 wherein the program comprises further instructions that further configure the server to:

display the ~~list of~~ one or more entities to the user as a sub-list of entities.

27. (Currently amended) The system of claim 26 wherein the program comprises further instructions that further configure the server to:

identify one or more entities in the list whose business has a relation to the business of the first entity; and

prioritize the identified one or more entities in the display of the ~~list~~ sub-list.

28. (Previously presented) The system of claim 27 wherein the relation comprises competitor.

29. (Original) The system of claim 27 wherein the relation comprises a partnership.

30. (Original) The system of claim 23 wherein the access information comprises:

a user identifier for the account; and

an account authenticator.

31. (Original) The system of claim 30 wherein the access information for the network-accessible account makes the network-accessible account automatically accessible over a network.

32. (Original) The system of claim 23 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation.

33. (Original) The system of claim 23 wherein the first entity provides one or more accounts to the user.

34. (Original) The system of claim 23 wherein the data associated with the user comprises information about the accounts provided by the first entity.

35. (Original) The system of claim 34 wherein the information comprises a balance of a first account provided by the first entity.

36. (Previously presented) The system of claim 23 wherein the program comprises further instructions that further configure the server to add the network-accessible account to an aggregation of accounts.

37. (Previously presented) The system of claim 36 wherein the program comprises further instructions that further configure the server to do the following:

receive from the user a selected first account from the accounts provided by the first entity; and

add the first account to the aggregation of accounts.

38. (Original) The system of claim 23 wherein the first entity comprises a financial institution and the first entity provides one or more financial accounts to the user.

39. (Currently amended) The system of claim 23 wherein the ~~program comprises further~~ instructions that ~~further~~ configure the server to ~~enable the user~~ receive from the user at least one second entity further comprise instructions that configure the server to select ~~a second entity that comprises~~ a financial institution from the ~~list of~~ one or more entities that provide financial accounts.

40. (Currently amended) The system of claim 23 wherein the ~~program comprises further~~ instructions that ~~further~~ configure the server to ~~enable the user~~ receive from the user at least one second entity further comprise instructions that configure the server to select ~~a second entity entities~~ from the ~~list of~~ one or more entities selected from the list of entities that provide email accounts, frequent flier accounts, or calendar accounts.

41. (Currently amended) An article comprising a machine-readable medium storing instructions operable to cause one or more machines to perform operations comprising:

automatically ~~determining,~~ selecting from a list of entities maintained by a first entity ~~using data associated with a user, a list of~~ one or more ~~other~~ entities that provide network-accessible accounts according to data associated with a user;

receiving from the user at least one second entity ~~selected~~ chosen from the ~~list of~~ one or more other entities selected from the list of entities; and

receiving from the user access information for at least one network-accessible account that is provided by the at least one ~~selected~~ chosen second entity.

42. (Previously presented) The method of claim 1, wherein receiving from the user access information for the at least one network-accessible account causes data at the at least one network-accessible account to become available at the first entity.

43. (Previously presented) The system of claim 23, wherein the program instructions that configure the server to receive from the user access information for at least one network-accessible account further comprises instructions that configure the server to cause data at the at least one network-accessible account to become available at the first entity.

44. (New) The method of claim 1, wherein automatically selecting from the list of entities one or more entities includes:

applying rules to at least one of the data associated with the user and the list of entities, the rules defining conditions for selecting the one or more entities.

45. (New) The system of claim 23, wherein the program instructions that configure the server to automatically select from the list of entities one or more entities further comprise instructions that configure the server to:

apply rules to at least one of the data associated with the user and the list of entities, the rules defining conditions for the selecting the one or more entities.